

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

**Steven Compton,
Petitioner**

v

**Case No. 07-644-L
Docket No. 2007-456**

**Office of Financial and Insurance
Services,
Respondent**

For the Petitioner:

**August L. Biache, Jr.
61525 Wagon Wheel Court
Washington, MI 48094**

For the Respondent:

**Marlon Roberts
Office of Financial & Insurance Regulation
611 W. Ottawa, 3rd Floor, P.O. Box 30220
Lansing, MI 48909**

**Issued and entered
this 28th day of April 2008
by Ken Ross
Commissioner**

FINAL DECISION

The Administrative Law Judge issued an Amended Proposal for Decision (PFD) dated March 5, 2008. Neither party filed exceptions.

The findings and conclusions in the PFD, other than the two provisions cited below, are in accordance with the preponderance of the evidence and are supported by reasoned opinion.

1. Finding of Fact #18 (PFD page 9) is not required for the proper resolution of this matter and is therefore not adopted.
2. The following Conclusion of Law appears on page 10 of the PFD:
Petitioner has shown by a preponderance of the evidence that he is currently trustworthy, that his prior felony conviction for actions in 2005 was an aberration in an otherwise spotless record, and that he would be

an asset to the community and state of Michigan if licensed as an insurance producer.

This Conclusion is not required for the proper resolution of this matter and is therefore not adopted.

The remaining findings and conclusions in the PFD are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that neither party filed exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ORDERED that the refusal to issue an insurance producer's license to the Petitioner is upheld.